

**REMARKS/ARGUMENTS**

Appreciation is extended to Examiner D'Agosta for the courtesy of a telephone interview on December 16, 2004. In a telephone message subsequent to the interview, the Examiner indicated that it was likely that a combination of Claims 21, 2, 4, 5, 18 and 15 would be allowable. Without waiving Applicants' right to resubmit a broader claim in a continuation application, amended Claim 21 presented herein is a combination of Claims 21, 2, 4, 5, 18 and 15. The remaining claims have been canceled.

It is submitted that Claim 21 as presently amended defines over the prior art for all the reasons set forth in the previously filed response to the April 23, 2004, Office Action. Furthermore, Gallant relates to the field of mobile telecommunications but fails to address the subject matter of real-time billing in mobile networks. Specifically, Gallant is silent on a real-time billing of telecommunication connections when a subscriber is located outside his home network. The "query messages" disclosed in Gallant have nothing to do with the claimed real-time charging of roaming connections.

Even if the three references cited by the Examiner were to disclose all of the limitations set forth in amended Claim 21, which they do not, there is no teaching or incentive present in the references to provide the process defined by Claim 21, particularly with the addition of the limitations of Claims 2, 4, 5, 15 and 18. It is therefore submitted that the application is in condition for allowance.

Application Serial No. 09/763,075  
Amendment After Final dated January 20, 2005  
Reply to Final Office Action dated September 20, 2005

It is requested that the Examiner withdraw the rejection and pass the application to issue. However if it would expedite prosecution, the Examiner is invited to telephone the undersigned at 260-460-1692.

Respectfully submitted,

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CERTIFICATION OF MAILING

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Name of Registered Representative

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January 20, 2005

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